Document

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	l States orthern I				<u> </u>			Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle):  Anasinis, Louis					of Joint De nger, Jul	ebtor (Spouse ie Beth	e) (Last, First,	, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				(includ	de married,	used by the J maiden, and Beth Anas	trade names)	in the last 8 years ):
Last four digits of Soc. Sec. or Individual-Tax (if more than one, state all)  xxx-xx-6292	payer I.D. (I	TIN) No./0	Complete E	(if mor	our digits one than one, s	tate all)	Individual-T	Γaxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City 802 North 4th Ave Maywood, IL	, and State):	_	ZIP Code	Street 802 Ma		Joint Debtor	(No. and Str	reet, City, and State):  ZIP Code
County of Residence or of the Principal Place	of Business:		60153	Count	y of Reside	nce or of the	Principal Pla	60153 ace of Business:
Cook  Mailing Address of Daless (if different from		-).		Co		of Ioint Dobt	on (if differen	nt from street address).
Mailing Address of Debtor (if different from	street address	s):		Maiiin	g Address	oi Joint Debt	or (ii differe	nt from street address):
		_	ZIP Code					ZIP Code
Location of Principal Assets of Business Deb (if different from street address above):	or			<u> </u>				
Type of Debtor (Form of Organization)			of Business					otcy Code Under Which led (Check one box)
(Check one box)  ■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities check this box and state type of entity below.)	Singlin 11 Railrin Stock Commin Clear Clear Clear	U.S.C. § oad sbroker modity Bro ring Bank r  Tax-Exe (Check box or is a tax- r Title 26 o	eal Estate as 101 (51B)	e) anization d States	defined "incurr	er 7 er 9 er 11 er 12	Cl of Cl of Nature (Check onsumer debts, § 101(8) as idual primarily	hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Nonmain Proceeding  e of Debts c one box)  Debts are primarily business debts.
Filing Fee (Check	one box)				one box:		Chapter 11	
<ul> <li>Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (appl attach signed application for the court's co is unable to pay fee except in installments</li> <li>☐ Filing Fee waiver requested (applicable to attach signed application for the court's continuous for the court's cont</li></ul>	nsideration c Rule 1006(l chapter 7 in	certifying to b). See Offi dividuals o	hat the debt cial Form 3A only). Must	Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	nggregate nor s or affiliates) ble boxes: being filed wees of the plan	usiness debto necontingent li o are less than ith this petition were solici	s defined in 11 U.S.C. § 101(51D).  or as defined in 11 U.S.C. § 101(51D).  iquidated debts (excluding debts owed a \$2,190,000.  on.  ted prepetition from one or more with 11 U.S.C. § 1126(b).
Statistical/Administrative Information  ☐ Debtor estimates that funds will be availal  ☐ Debtor estimates that, after any exempt pr there will be no funds available for distrib	operty is exc	luded and	administrat		es paid,		THIS	SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated Assets  So to \$50,001 to \$100,001 to \$500,001 to \$100,000 \$500,000 to \$100,000 \$500,000 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			
Estimated Liabilities	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		

Case 09-47206 Doc 1 Filed 12/15/09 Entered 12/15/09 00:08:19 Desc Main 12/15/09 12:05AM

Document Page 2 of 50 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Anasinis, Louis Sanger, Julie Beth (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Timothy M. Hughes **December 15, 2009** Signature of Attorney for Debtor(s) (Date) Timothy M. Hughes 6208982 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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#### B1 (Official Form 1)(1/08)

**Voluntary Petition** 

petition is true and correct.

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

If petitioner is an individual whose debts are primarily consumer debts and

chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief

available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

has chosen to file under chapter 7] I am aware that I may proceed under

I declare under penalty of perjury that the information provided in this

Name of Debtor(s):

Anasinis, Louis Sanger, Julie Beth

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

#### I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Debtor Louis Anasinis

X /s/ Julie Beth Sanger

X /s/ Louis Anasinis

Signature of Joint Debtor Julie Beth Sanger

Telephone Number (If not represented by attorney)

December 15, 2009

Date

Signature of Attorney\*

X /s/ Timothy M. Hughes

Signature of Attorney for Debtor(s)

Timothy M. Hughes 6208982

Printed Name of Attorney for Debtor(s)

Lavelle Law, Ltd.

Firm Name

501 W Colfax Palatine, IL 60067

Address

Email: thughes@lavellelaw.com 847.705-9698 Fax: 847.241-1702

Telephone Number

**December 15, 2009** 

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

12/15/09 12:05AM

B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

	Louis Anasinis		G V	
In re	Julie Beth Sanger		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- ■2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont. Page 2

□4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

□Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

□Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□Active military duty in a military combat zone.

□5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

/s/ Louis Anasinis Signature of Debtor: Louis Anasinis

December 15, 2009 Date:

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B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

_	Louis Anasinis		a	
In re	Julie Beth Sanger		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- ■2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

☐4. I am not required to receive a credit coun	seling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for d	
□Incapacity. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or mental
deficiency so as to be incapable of realizing a	and making rational decisions with respect to financial
responsibilities.);	
□Disability. (Defined in 11 U.S.C. §	109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
□Active military duty in a military co	ombat zone.
□5. The United States trustee or bankruptcy a requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Julie Beth Sanger
	Julie Beth Sanger
Date: December 15, 2	2009

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Louis Anasinis,		Case No.	
	Julie Beth Sanger			
-		Debtors	Chapter	7
			-	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	80,000.00		
B - Personal Property	Yes	3	19,200.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		263,640.94	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		260,142.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,079.88
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,219.54
Total Number of Sheets of ALL Schedu	ıles	21			
	T	otal Assets	99,200.00		
			Total Liabilities	523,782.94	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Louis Anasinis,		Case No.		
	Julie Beth Sanger				
_		Debtors	Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	2,079.88
Average Expenses (from Schedule J, Line 18)	2,219.54
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,216.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		183,640.94
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		260,142.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		443,782.94

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B6A (Official Form 6A) (12/07)

repairs

In re	Louis Anasinis,	Case No
	Julie Beth Sanger	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

802 North 4th Ave., Maywood, II Single family home purchased 15 years ago as a fixer upper that	Fee simple	w	80,000.00	263,640.94
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 80,000.00 (Total of this page)

80,000.00 Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Louis Anasinis,	Case No.
	Julie Beth Sanger	

Debtors

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	1	J	50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Hous	sehold goods	J	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Book	ks & pictures	J	350.00
6.	Wearing apparel.	Cloth	ning	J	2,000.00
7.	Furs and jewelry.	Wed	ding rings and costum jewelry	J	800.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total > 5,200.00 (Total of this page)

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

Julie Beth Sanger

In re	Louis Anasinis,	Case No.

Debtors

## SCHEDULE B - PERSONAL PROPERTY

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Pensi	on thru State University Retirement System	W	10,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > <b>10,000.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	Louis Anasinis,	
	Julie Beth Sanger	

Case No.

### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	199	99 Ford Explorer	J	4,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

4,000.00

Total >

19,200.00

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B6C (Official Form 6C) (12/07)

11 U.S.C. §522(b)(3)

In re	Louis Anasinis,	Case No
	Julie Beth Sanger	

Debtors

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	

Current Value of Property Without Value of Specify Law Providing Each Exemption Description of Property Claimed Exemption Deducting Exemption Cash on Hand Cash 735 ILCS 5/12-1001(b) 50.00 50.00 **Household Goods and Furnishings** Household goods 735 ILCS 5/12-1001(b) 2.000.00 2,000.00 Books, Pictures and Other Art Objects; Collectibles **Books & pictures** 735 ILCS 5/12-1001(a) 350.00 350.00 **Wearing Apparel** 2,000.00 Clothing 735 ILCS 5/12-1001(a) 2,000.00 **Furs and Jewelry** Wedding rings and costum jewelry 735 ILCS 5/12-1001(b) 800.00 800.00 Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans Pension thru State University Retirement 735 ILCS 5/12-704 10,000.00 10,000.00 **System** Automobiles, Trucks, Trailers, and Other Vehicles 1999 Ford Explorer 735 ILCS 5/12-1001(c) 4,000.00 4,000.00

735 ILCS 5/12-1001(b)

Total: 19,200.00 19,200.00

0.00

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B6D (Official Form 6D) (12/07)

In

re	Louis Anasinis,
	Julie Beth Sanger

12/15/09 12:05AM

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	1	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGENT	N L Q U L D	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			5/07	Ī	A T E D			
B and DS Enterprises			Memorandum of Judgment	$\vdash$	D			
B and Do Enterprises		J	802 North 4th Ave., Maywood, II Single family home purchased 15 years ago as a fixer upper that never was maintained. Foundation, roof, etc major repairs					
			Value \$ <b>80,000.00</b>				5,350.00	5,350.00
Account No. <b>13357089</b>	4		Opened 10/29/08 Last Active 1/01/07					
Cavalry Portfolio Serv			8/09					
7 Skyline Dr Ste 3			802 North 4th Ave., Maywood, II Single family home purchased 15 years ago as					
Hawthorne, NY 10532		w	a fixer upper that never was maintained. Foundation, roof, etc major repairs					
			Value \$ <b>80,000.00</b>				13,144.94	13,144.94
Account No.			NOTICE ONLY					
D. Patrick Mullarkey			Statutory Lien					
Tax Division DOJ, P.O. Box 55			802 North 4th Ave., Maywood, II Single family home purchased 15 years ago as					
Ben Franklin Station		J	a fixer upper that never was maintained.					
Washington, DC 20044			Foundation, roof, etc major repairs	_				
	4	$\vdash$	Value \$ 80,000.00	$\perp$			0.00	0.00
Account No.	4		NOTICE ONLY					
District Counsel			Statutory Lien					
200 W. Adams			802 North 4th Ave., Maywood, II Single family home purchased 15 years ago as	1				
Chicago, IL 60604		J	a fixer upper that never was maintained. Foundation, roof, etc major repairs					
			Value \$ 80,000.00				0.00	0.00
continuation sheets attached			(Total of	Subt			18,494.94	18,494.94

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Louis Anasinis, Julie Beth Sanger		Case No.	
_		Debtors	••	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H V J	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	UNLIQUIDAT	SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			NOTICE ONLY	ľ	E D			
District Director IRS			Statutory Lien			T		
230 S Dearborn Chicago, IL 60604		J	802 North 4th Ave., Maywood, II Single family home purchased 15 years ago as a fixer upper that never was maintained. Foundation, roof, etc major repairs					
			Value \$ <b>80,000.00</b>				0.00	0.00
Account No. 1409000380509			Opened 4/21/94 Last Active 12/01/09					
Everhome Mortgage Co 8100 Nations Way Jacksonville, FL 32256		w	Mortgage 802 North 4th Ave., Maywood, II Single family home purchased 15 years ago as a fixer upper that never was maintained. Foundation, roof, etc major repairs					
			Value \$ 80,000.00				58,818.00	0.00
Account No.			12/06					
Firm and Familia Ltd			Judgment Lien					
Finney Family Ltd		J	802 North 4th Ave., Maywood, II Single family home purchased 15 years ago as a fixer upper that never was maintained. Foundation, roof, etc major repairs					
			Value \$ <b>80,000.00</b>	1			17,850.00	17,850.00
Account No.			7/06					·
			Statutory Lien					
Illinois Department of Revenue 100 W Randolph 7th Floor Bankruptcy Unit Chicago, IL 60601		J	802 North 4th Ave., Maywood, II Single family home purchased 15 years ago as a fixer upper that never was maintained. Foundation, roof, etc major repairs					
			Value \$ 80,000.00	1			27,737.00	27,737.00
Account No.			5/06 & 10/03 & 12/02					
			Statutory Lien					
Internal Revenue Service Kansas City, MO 64999		J	802 North 4th Ave., Maywood, II Single family home purchased 15 years ago as a fixer upper that never was maintained. Foundation, roof, etc major repairs					
		L	Value \$ 80,000.00				140,741.00	119,559.00
Sheet 1 of 2 continuation sheets at Schedule of Creditors Holding Secured Clai		d to	(Total of	Sub his			245,146.00	165,146.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Louis Anasinis, Julie Beth Sanger		Case No.	
·-		Debtors	,	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	A H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COXF - XGEX	QULD	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.	T	T	NOTICE ONLY	77	A T E D			
	1		Statutory Lien	$\vdash$	D			
Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn St Chicago, IL 60604		J	802 North 4th Ave., Maywood, II Single family home purchased 15 years ago as a fixer upper that never was maintained. Foundation, roof, etc major repairs					
	L	╙	Value \$ <b>80,000.00</b>	┸			0.00	0.00
Account No. 2009 M1 130233			NOTICE ONLY					
MBNA			Memorandum of Judgment					
c/o Shindler Keith Scott 1990 E. Algonquin #180 Schaumburg, IL 60173		J	802 North 4th Ave., Maywood, II Single family home purchased 15 years ago as a fixer upper that never was maintained. Foundation, roof, etc major repairs					
		$\perp$	Value \$ <b>80,000.00</b>				0.00	0.00
Account No.			Value \$					
Account No.	t	T		$^{\dagger}$				
			Value \$					
Account No.	Т	Т						
			Value \$					
Sheet 2 of 2 continuation sheets atta	che	ed to		Sub	tota	.1	0.00	0.00
Schedule of Creditors Holding Secured Claims			(Total of	this	pag	ge)	0.00	0.00
			(Report on Summary of S		ota Iule		263,640.94	183,640.94

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B6E (Official Form 6E) (12/07)

•			
In re	Louis Anasinis,	Case No.	
	Julie Beth Sanger		
_		Debtors	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Louis Anasinis,		Case No.	
	Julie Beth Sanger			
-		Debtors		

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

continuation sheets attached			(Total	Sub of this			18,200.00
Account No. CHASE BAN-39016256  Asset Acceptance Lic Po Box 2036 Warren, MI 48090		н	Opened 2/27/09 Last Active 12/01/06 Collection Chase Bank				7,464.00
Account No.  Arrow Financial Services 21031 Network Place Chicago, IL 60678-1031		J	2008 Loan				3,382.00
Account No. 0000000002189672  Allied Collection Grou 400 Allied Ct Zeeland, MI 49464		н	Opened 1/27/06 Last Active 7/01/05 Collection Promed Healthcare -				156.00
Account No. 5477534195140018  Advanta Bank Corp Po Box 844 Spring House, PA 19477		н	Opened 9/22/00 Last Active 7/01/09 ChargeAccount	T N	D A T E D		7,198.00
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D	D I S P U T E D	AMOUNT OF CLAIM

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B6F (Official Form 6F) (12/07) - Cont.

In re	Louis Anasinis,	Case No.
	Julie Beth Sanger	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NGEN	UNLIQUIDAT	I S P U T E D	AMOUNT OF CLAIM
Account No. 2056			Opened 9/12/05 Last Active 12/04/09	٦Ÿ	T E D		
Bank Of America Po Box 17054 Wilmington, DE 19850		J	Credit card purchases		D		5,169.00
Account No. <b>529115128919</b>			Opened 8/06/93 Last Active 7/01/09 Credit card purchases				3,109.00
Cap One Po Box 85520 Richmond, VA 23285		W	-				
							8,009.00
Account No. 411507192454  Cap One Po Box 85520 Richmond, VA 23285		н	Opened 5/30/01 Last Active 11/01/09 Credit card purchases				5,421.00
Account No. 411507192244	+		Opened 5/24/01 Last Active 12/01/09		$\vdash$	+	.,
Cap One Po Box 85520 Richmond, VA 23285		w	PersonalLoan				4 200 00
Account No. <b>517805232481</b>	+		Opened 6/18/03 Last Active 11/01/09				4,398.00
Cap One Po Box 85520 Richmond, VA 23285		J	Credit card purchases				692.00
Sheet no1 of _7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			[ (Total o	Sub			23,689.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Louis Anasinis,	Case No
	Julie Beth Sanger	

CREDITOR'S NAME,	000	1	sband, Wife, Joint, or Community	02	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	(4)	HPD-CD-LZC	1 ⊢	AMOUNT OF CLAIM
Account No. 486236247820			Opened 9/22/04 Last Active 11/01/09	T	T E D		
Cap One Po Box 85520 Richmond, VA 23285		J	Credit card purchases		ט		689.00
Account No. 438864217325			Opened 3/26/02 Last Active 11/01/09				
Cap One Po Box 85520 Richmond, VA 23285		J	Credit card purchases				
							677.00
Account No. 2008 M1 160292  CIT Bank c/o Blatt Hasenmiller		J	NOTICE ONLY Credit card purchases				
125 S. Wacker Dr., #400 Chicago, IL 60606							0.00
Account No. 542379650289			Opened 5/01/83 Last Active 8/22/07 ChargeAccount				
Citi Po Box 6241 Sioux Falls, SD 57117		J	ChargeAccount				30,533.00
Account No. <b>28309946</b>	$\vdash$	$\vdash$	Opened 11/01/04 Last Active 7/01/04	H		$\vdash$	33,333.30
Credit Management 4200 International Pkwy Carrollton, TX 75007		н	Collection Comcast				158.00
Sheet no. 2 of 7 sheets attached to Schedule of		_		Subt			32,057.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his p	pag	œ)	32,037.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Louis Anasinis,	Case No.
	Julie Beth Sanger	

	С	Ни	sband, Wife, Joint, or Community	Tc	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGEN	10	D I S P U T E D	AMOUNT OF CLAIM
Account No. 488599668939			Opened 10/17/05	٦т	T E D	1	
Dependon Collection Se Po Box 4833 Oak Brook, IL 60522		w	Collection Dr. Sherrone Simon				74.00
Account No. <b>601100727023</b>	╁		Opened 11/22/00 Last Active 1/03/07	+		$\vdash$	74.00
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		J	ChargeAccount				16,783.00
Account No. <b>601100782938</b>	╁		Opened 9/18/87 Last Active 11/03/09	+		-	10,763.00
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		J	Credit card purchases				591.00
Account No.	+		Medical	+			
Elmhurst Memorial Hospital 75 Remittance Dr. Ste. 6383 Chicago, IL 60675		J					Unknown
Account No. <b>601918035056</b>	+		Opened 1/26/05 Last Active 11/01/06	+		$\vdash$	Olikilowii
Gemb/Care Credit Po Box 981439 El Paso, TX 79998		w	ChargeAccount				
				$\perp$			2,815.00
Sheet no. <b>3</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	;		(Total of	Sub this			20,263.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Louis Anasinis,	Case No.
	Julie Beth Sanger	

	_			_			1
CREDITOR'S NAME,	S	Ηι	sband, Wife, Joint, or Community	<u> </u>	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	I S P U T E D	AMOUNT OF CLAIM
Account No. <b>027032917052</b>			Opened 11/05/97 Last Active 8/09/09	٦т	T		
Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		J	Credit card purchases		D		66.00
Account No.			20 to 2009				
Lighthouse Technologies & Managemen 418 W 5th Ave. Oswego, IL 60543		J	Loan				
							30,000.00
Account No. 5491130375885035  Lvnv Funding Llc Po Box 740281 Houston, TX 77274		н	Opened 9/30/08 Last Active 5/01/06 Collection Citibank				51,707.00
Account No. <b>5121070110264906</b>		$\vdash$	Opened 4/17/07 Last Active 10/01/06	+	T	H	
Lvnv Funding Llc Po Box 740281 Houston, TX 77274		w	Collection Sears				17,899.00
Account No. 153130100001		T	Opened 8/19/05 Last Active 4/01/05	T	T	T	
Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068		w	Collection Open Adv. Mri-Oak Br				1,043.00
Sheet no. 4 of 7 sheets attached to Schedule of				Sub	tota	ıl	400 745 00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	100,715.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Louis Anasinis,	Case No.
	Julie Beth Sanger	

CDEDITOD'S NAME	Ç	Hu	sband, Wife, Joint, or Community		U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C 1 M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I T		I D	AMOUNT OF CLAIN
Account No. 3037			Opened 2/27/07 Last Active 5/01/06 Collection Elmhurst Anesthesia	Т	I A		
Medical Business Burea 1460 Renaissance Dr		w					
Park Ridge, IL 60068							66.00
Account No. 8080080263			Opened 1/08/08 Collection Med1 02 Elmhurst Out			T	
Merchants Cr 223 W Jackson St Suite 900 Chicago, IL 60606		w					
							144.00
Account No. 8080080264  Merchants Cr 223 W Jackson St Suite 900 Chicago, IL 60606		w	Opened 1/08/08 Collection Med1 02 Elmhurst Out				
							144.00
Account No. 8080080262  Merchants Cr 223 W Jackson St Suite 900 Chicago, IL 60606		w	Opened 1/08/08 Collection Med1 02 Elmhurst Out				
Account No. <b>6847687</b>	-		Opened 3/03/09		+	+	96.00
Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		н	Collection Good Samaritan Hospi				
						<u>_</u>	1,489.00
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tota	Sub of this			1,939.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Louis Anasinis,	Case No.
	Julie Beth Sanger	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		00	î C	- О	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	C A H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STATI	AIM	(-)	JZLLQDLDAH	SPUTED	AMOUNT OF CLAIM
Account No. 3252218157			Opened 3/16/05 Last Active 8/01/04		Т	T E D		
Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008		н	Collection Associated Pathology			D		636.00
Account No. 2825804312			Opened 8/14/06 Last Active 4/01/06					
Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008		Н	Collection Elmhurst Radiologist					106.00
Account No. <b>3119973</b>	t	H	Opened 2/14/06					
Pellettieri 991 Oak Creek Dr Lombard, IL 60148		w	Collection Med1 02 Good Samarit					235.00
Account No. FIA C-90994998982805			Opened 12/29/08 Last Active 1/01/07					
Portfolio Recvry&Affil 120 Corporate Blvd Ste 1 Norfolk, VA 23502		н	Collection Fia Card Services/Ba					16,333.00
Account No. 5121070110264906			Opened 1/01/78 Last Active 9/04/06					
Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117		J	ChargeAccount					17,153.00
Sheet no. 6 of 7 sheets attached to Schedule of				S	ıbt	otal	I	34,463.00
Creditors Holding Unsecured Nonpriority Claims			T)	otal of th	is t	าลฐ	e)	34,403.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Louis Anasinis,	Case No.
	Julie Beth Sanger	

						_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	ļċ	U	P	1
MAILING ADDRESS	CODEBTOR	н	DATE CLADA WAG INCUIDDED AND	ΙŇ	ΙĽ	S	
INCLUDING ZIP CODE,	B	w	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	H	l q	۱۲	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N G	ľ	T	AMOUNT OF CLAIM
(See instructions above.)	Ř	С		CONTINGENT	Ď	DISPUTED	
Account No. WORKS-17125433105677	T		Opened 3/28/08 Last Active 1/01/06	1Ϋ	ΙŢ		
Account two. Workto 11 120-100 100011	┨		Collection Worksite Mktg Allian		E		
Unifund			Concount from the limit of fundamental for the limit of t	$\vdash$	T	t	1
10625 Techwoods Circle		w					
		**					
Cincinnati, OH 45242							
							28,725.00
Account No. 4692268565421706	t	┢	Opened 10/01/07 Last Active 11/18/09	+	+	$^{+}$	
Account 10. 4092200303421700	ł		Credit card purchases				
			Credit card purchases				
Us Bank/Na Nd		١.					
4325 17th Ave S		J					
Fargo, ND 58125							
							91.00
Account No.	┢	┢		╁	+	╁	
Account No.							
	╀	⊢		╀	+	+	
Account No.							
	▙	_		$\perp$	╄	╄	
Account No.							
	1			1			
	1			上			
Sheet no7 of _7 sheets attached to Schedule of			5	Sub	tota	al	00.040.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pa	ge)	28,816.00
			·				
					Γota		260,142.00
			(Report on Summary of Sc	he	dul	es)	200,142.00

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B6G (Official Form 6G) (12/07)

In re Louis Anasinis, Case No. \_\_\_\_\_\_\_
Julie Beth Sanger

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-47206 Doc 1 Filed 12/15/09 Entered 12/15/09 00:08:19 Desc Main 12/15/09 12

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B6H (Official Form 6H) (12/07)

In re	Louis Anasinis,	Case No.
	Julie Beth Sanger	

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

Im #0	Louis Anasinis		Case No.	
In re	Julie Beth Sanger		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDE	DEPENDENTS OF DEBTOR AND SPOUSE						
Married	RELATIONSHIP(S): None.	AGI	E(S):					
Employment:	DEBTOR		SPOUSE					
Occupation	Consultant	Consulta	nt					
Name of Employer	Lighthouse Technologies & Manageme Sol	nt Lighthou	se Technologies &	Manag	ement Sol			
How long employed	since 5/00	since 6/0	0					
Address of Employer	418 w 5th Ave Oswego, IL 60543	418 w 5th Oswego,						
	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE			
1. Monthly gross wages, salary	y, and commissions (Prorate if not paid monthly)		\$ 1,141.00	\$	1,141.00			
2. Estimate monthly overtime			\$ 0.00	\$	0.00			
3. SUBTOTAL			\$1,141.00	\$	1,141.00			
4. LESS PAYROLL DEDUCT		-	\$ 101.06	\$	101.06			
<ul><li>a. Payroll taxes and socia</li><li>b. Insurance</li></ul>	ar security		\$ 0.00	\$ <u></u>	0.00			
c. Union dues			\$ 0.00	\$ <del></del>	0.00			
d. Other (Specify):			\$ 0.00	\$ <del>-</del>	0.00			
d. Other (Speelify).			\$ 0.00	\$	0.00			
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS		\$ 101.06	\$	101.06			
6. TOTAL NET MONTHLY	ГАКЕ НОМЕ РАҮ	-	\$1,039.94	\$	1,039.94			
7. Regular income from operat	tion of business or profession or farm (Attach detaile	d statement)	\$ 0.00	\$	0.00			
8. Income from real property	\$ 0.00	\$	0.00					
9. Interest and dividends			\$ 0.00	\$	0.00			
dependents listed above	support payments payable to the debtor for the debtor	r's use or that of	\$	\$	0.00			
11. Social security or governm (Specify):	nent assistance		\$0.00	\$	0.00			
			\$ 0.00	\$	0.00			
12. Pension or retirement inco	me		\$ 0.00	\$	0.00			
13. Other monthly income (Specify):			\$ 0.00	\$	0.00			
<u> </u>			\$ 0.00	\$	0.00			
14. SUBTOTAL OF LINES 7	THROUGH 13		\$	\$	0.00			
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)		\$ 1,039.94	\$	1,039.94			
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from	n line 15)	\$	2,079	.88			

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re

**Louis Anasinis** Julie Beth Sanger Case No.

Debtor(s)

12/15/09 12:05AM

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

	payments made bi-weekly, quartered on this form may differ from the					monthly
☐ Check this bo expenditures label	x if a joint petition is filed and deb ed "Spouse."	tor's spouse mai	ntains a	separate household.	Complete a separate	schedule of
1. Rent or home r	nortgage payment (include lot rent	ed for mobile ho	ome)		\$	1,156.54
	e taxes included?		x	No		·
b. Is property in	surance included?		X	No		
2. Utilities:	a. Electricity and heating fuel				\$	190.00
	b. Water and sewer				\$	45.00
	c. Telephone				\$	35.00
	d. Other				\$	0.00
3. Home mainten	ance (repairs and upkeep)				\$	0.00
4. Food					\$	350.00
5. Clothing					\$	55.00
6. Laundry and di	ry cleaning				\$	45.00
7. Medical and de	ental expenses				\$	83.00
8. Transportation	(not including car payments)				\$	200.00
	bs and entertainment, newspapers,	magazines, etc.			\$	0.00
10. Charitable co					\$	0.00
11. Insurance (no	t deducted from wages or included	in home mortga	age paym	ents)		
	a. Homeowner's or renter's				\$	0.00
	b. Life				\$	0.00
	c. Health				\$	0.00
	d. Auto				\$	60.00
	e. Other				\$	0.00
12. Taxes (not de	ducted from wages or included in l	nome mortgage	payments	s)		
	Specify)				\$	0.00
13. Installment pa	ayments: (In chapter 11, 12, and 13	cases, do not li	st payme	nts to be included in	the	
	a. Auto				\$	0.00
	b. Other				\$	0.00
	c. Other				\$	0.00
14. Alimony, mai	ntenance, and support paid to othe	rs			\$	0.00
15. Payments for	support of additional dependents n	ot living at you	home		\$	0.00
16. Regular exper	nses from operation of business, pr	ofession, or farr	n (attach	detailed statement)	\$	0.00
17. Other					\$	0.00
Other					\$	0.00
if applicable, on t	MONTHLY EXPENSES (Total lin the Statistical Summary of Certain	Liabilities and F	Related D	ata.)		2,219.54
•	increase or decrease in expenditure ng of this document:	es reasonably an	ticipated	to occur within the y	ear	
20. STATEMEN	T OF MONTHLY NET INCOME					
	nthly income from Line 15 of Scheo	dule I			\$	2,079.88
b. Average mor	nthly expenses from Line 18 above				\$	2,219.54
	income (a. minus b.)				\$	-139.66

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B6 Declaration (Official Form 6 - Declaration). (12/07)

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### **United States Bankruptcy Court** Northern District of Illinois

In re	Louis Anasinis Julie Beth Sanger		Case No.	
		Debtor(s)	Chapter	7

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of	23	
sheets, and that they are true and correct to the best of my knowledge, information, and belief.		

Date December 15, 2009

Signature Is/ Louis Anasinis
Louis Anasinis
Debtor

Date December 15, 2009

Signature Is/ Julie Beth Sanger
Julie Beth Sanger

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

In re	Louis Anasinis Julie Beth Sanger		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$11,405.00	2009 YTD: Husband Lighthouse
\$12,296.00	2008: Husband Lighthouse
\$10,877.00	2007: Husband Lighthouse
\$11,405.00	2009 YTD: Wife Lighthouse
\$11,980.00	2008: Wife Lighthouse
\$11,714.00	2007: Wife Lighthouse

2

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### 2. Income other than from employment or operation of business

None

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**SOURCE AMOUNT** 

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL AMOUNT PAID OF CREDITOR **PAYMENTS** OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** DATES OF PAID OR PAYMENTS/ AMOUNT STILL VALUE OF NAME AND ADDRESS OF CREDITOR **TRANSFERS OWING TRANSFERS** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION **Cavalry Portfolio** Collection Cook County, IL Judgment for plaintiff Julie Sanger 2009 M1 130233 Collection B and DS Enterprises Cook County, IL Judgment for plaintiff

Julie Anasinis et al 2008 M4 000344

CitiBank Collection Cook County, IL Dismissed w/p

Louis Anasinis et al 2008 M1 160292

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3

CAPTION OF SUIT AND CASE NUMBER Arrow Financial

NATURE OF PROCEEDING Collection

COURT OR AGENCY AND LOCATION Cook County, IL

STATUS OR DISPOSITION Judgment for plaintiff

Julie Anasinis 2008 M1 153560

> None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

### 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or

returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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### 9. Payments related to debt counseling or bankruptcy

None П

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Lavelle Law, Ltd. 501 W Colfax Palatine, IL 60067

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 11/09

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$2,100.00

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4

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor

occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho,

Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable

or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF DOCKET NUMBER STATUS OR DISPOSITION GOVERNMENTAL UNIT

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#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**ADDRESS** NAME

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

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20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

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None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY DATE AND PURPOSE OR DESCRIPTION AND OF RECIPIENT, OF WITHDRAWAL RELATIONSHIP TO DEBTOR VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an

employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

8

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 15, 2009	Signature	/s/ Louis Anasinis
		_	Louis Anasinis
			Debtor
Date	December 15, 2009	Signature	/s/ Julie Beth Sanger
			Julie Beth Sanger
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Louis Anasinis Julie Beth Sanger		Case No.	
		Debtor(s)	Chapter	7

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1					
Creditor's Name: Everhome Mortgage Co		Describe Property Securing Debt: 802 North 4th Ave., Maywood, II Single family home purchased 15 years ago as a fixer upper that never was maintained. Foundation, roof, etc major repairs			
Property will be (check one):	Property will be (check one):				
□Surrendered	■ Retained				
If retaining the property, I intend to (ch	eck at least one):				
☐Redeem the property					
■Reaffirm the debt					
□Other. Explain	(for example, avo	id lien using 11 U.S.C. § 522(f)).			
Property is (check one):					
■Claimed as Exempt		□Not claimed as exempt			

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Page 2 B8 (Form 8) (12/08) Property No. 2 **Creditor's Name: Describe Property Securing Debt:** Internal Revenue Service 802 North 4th Ave., Maywood, II -- Single family home purchased 15 years ago as a fixer upper that never was maintained. Foundation, roof, etc major repairs Property will be (check one): **□**Surrendered ■Retained If retaining the property, I intend to (check at least one): □Redeem the property ■Reaffirm the debt (for example, avoid lien using 11 U.S.C. § 522(f)). □Other. Explain Property is (check one): ■Claimed as Exempt ■Not claimed as exempt PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.) Property No. 1 Lease will be Assumed pursuant to 11 Lessor's Name: **Describe Leased Property:** -NONE-U.S.C. § 365(p)(2):  $\square$  YES  $\square$ NO I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease. Date December 15, 2009 /s/ Louis Anasinis Signature **Louis Anasinis** Debtor Date December 15, 2009 /s/ Julie Beth Sanger Signature Julie Beth Sanger

Joint Debtor

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# **United States Bankruptcy Court** Northern District of Illinois

In re	Louis Anasinis Julie Beth Sanger		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COM	PENSATION OF ATTOI	RNEY FOR DI	EBTOR(S)
cc	ursuant to 11 U.S.C. § 329(a) and Bankruptcy ompensation paid to me within one year before the rendered on behalf of the debtor(s) in contemplation	e filing of the petition in bankruptcy	y, or agreed to be pai	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	2,100.00
	Prior to the filing of this statement I have recei			2,100.00
	Balance Due			0.00
2. T	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. T	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and				bers and associates of my law firm.
	I have agreed to share the above-disclosed compopy of the agreement, together with a list of the			
5. Iı	n return for the above-disclosed fee, I have agreed	to render legal service for all aspect	ts of the bankruptcy of	ease, including:
b. c.	Analysis of the debtor's financial situation, and repreparation and filing of any petition, schedules Representation of the debtor at the meeting of credit [Other provisions as needed]  Exemption planning; preparation and representation of the debtor at the meeting of credit provisions as needed]	, statement of affairs and plan which reditors and confirmation hearing, an	n may be required; nd any adjourned hea	arings thereof;
5. B	y agreement with the debtor(s), the above-disclose Negotiations with secured creditors dischargeability actions, judicial lier preparation and filing of motions pu	to reduce to market value; rep n avoidances, relief from stay a	oresentation of the actions or any oth	er adversary proceeding and
		CERTIFICATION		
I o this ba	certify that the foregoing is a complete statement on nkruptcy proceeding.	f any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Dated:	December 15, 2009	/s/ Timothy M. Hu		
		Timothy M. Hugh Lavelle Law, Ltd. 501 W Colfax Palatine, IL 6006	7	

thughes@lavellelaw.com

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B 201A (Form 201A) (12/09)

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WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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Form B 201A, Notice to Consumer Debtor(s)

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Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

Case No. (if known)

## **United States Bankruptcy Court Northern District of Illinois**

		Not them District of Infinits		
In re	Louis Anasinis Julie Beth Sanger		Case No.	
		Debtor(s)	Chapter	7
Code.		N OF NOTICE TO CONSUM 342(b) OF THE BANKRUPT Certification of Debtor ave received and read the attached no	CY CODE	
	Anasinis Beth Sanger	X /s/ Louis Anas	sinis	December 15, 2009
Printe	d Name(s) of Debtor(s)	Signature of D	ebtor	Date

 $\boldsymbol{X}$  /s/ Julie Beth Sanger

Signature of Joint Debtor (if any)

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

12/15/09 12:05AM

December 15, 2009

Date

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#### 12/15/09 12:05AM

# United States Bankruptcy Court Northern District of Illinois

In re	Louis Anasinis Julie Beth Sanger		Case No.		
	Cano Dom Cango.	Debtor(s)	Chapter	7	
	VERIFICATION OF CREDITOR MATRIX				
		Number of Creditors:			
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of m (our) knowledge.				
Date:	December 15, 2009	/s/ Louis Anasinis Louis Anasinis Signature of Debtor			
Date:	December 15, 2009	/s/ Julie Beth Sanger Julie Beth Sanger Signature of Debtor			

Advanta Bank Corp Po Box 844 Spring House, PA 19477

Allied Collection Grou 400 Allied Ct Zeeland, MI 49464

Arrow Financial Services 21031 Network Place Chicago, IL 60678-1031

Asset Acceptance Llc Po Box 2036 Warren, MI 48090

B and DS Enterprises

Bank Of America Po Box 17054 Wilmington, DE 19850

Cap One Po Box 85520 Richmond, VA 23285

Cavalry Portfolio Serv 7 Skyline Dr Ste 3 Hawthorne, NY 10532

CIT Bank c/o Blatt Hasenmiller 125 S. Wacker Dr., #400 Chicago, IL 60606

Citi Po Box 6241 Sioux Falls, SD 57117

Credit Management 4200 International Pkwy Carrollton, TX 75007

D. Patrick Mullarkey Tax Division DOJ, P.O. Box 55 Ben Franklin Station Washington, DC 20044

Dependon Collection Se Po Box 4833 Oak Brook, IL 60522

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

District Counsel 200 W. Adams Chicago, IL 60604

District Director IRS 230 S Dearborn Chicago, IL 60604

Elmhurst Memorial Hospital 75 Remittance Dr. Ste. 6383 Chicago, IL 60675

Everhome Mortgage Co 8100 Nations Way Jacksonville, FL 32256

Finney Family Ltd

Gemb/Care Credit Po Box 981439 El Paso, TX 79998

Illinois Department of Revenue 100 W Randolph 7th Floor Bankruptcy Unit Chicago, IL 60601

Internal Revenue Service Kansas City, MO 64999

Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn St Chicago, IL 60604

Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Lighthouse Technologies & Managemen 418 W 5th Ave.
Oswego, IL 60543

Lvnv Funding Llc Po Box 740281 Houston, TX 77274

MBNA c/o Shindler Keith Scott 1990 E. Algonquin #180 Schaumburg, IL 60173

Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068

Merchants Cr 223 W Jackson St Suite 900 Chicago, IL 60606

Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008

Pellettieri 991 Oak Creek Dr Lombard, IL 60148

Portfolio Recvry&Affil 120 Corporate Blvd Ste 1 Norfolk, VA 23502 Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117

Unifund 10625 Techwoods Circle Cincinnati, OH 45242

Us Bank/Na Nd 4325 17th Ave S Fargo, ND 58125